

Subsidiary wins tender for debt portfolios on Italian market

The Management Board of KRUK S.A. (the "Issuer") announces that on February 18th, 2026 it was notified by its subsidiary, Kruk Investimenti s.r.l. of Milan, that it had won the tender for the purchase of unsecured debt portfolios from one of primary financial institutions in Italy with an aggregate nominal value of approximately EUR 298 m (PLN 1,256.01m translated at the average exchange rate quoted by the National Bank of Poland for February 18th, 2026) comprising:

- Stock portfolio with an aggregate nominal value of approximately EUR 208 m (PLN 876.68m translated at the average exchange rate quoted by the National Bank of Poland for February 18th, 2026) and:
- Forward flow portfolio with an aggregate nominal value up to EUR 90 m (PLN 379.33 m translated at the average exchange rate quoted by the National Bank of Poland for February 18th, 2026) which will be purchased in tranches starting from June 2026 to December 2026.

The relevant agreement related to the tender will be announced by the Issuer promptly after its execution in a separate report.

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About Us

KRUK Group is a leading European player in debt management sector. The company was established in 1998 and now operates in Poland, Romania, Italy, Spain, France, Czechia and Slovakia. KRUK is present on Warsaw Stock Exchange in Poland and is also regular issuer of bonds on Warsaw Bond Market - Catalyst.

This information is information that KRUK S.A. is obliged to make public pursuant to the EU Market Abuse Regulation. The information was submitted for publication, through the agency of the contact persons set out above, at 2026-02-18 15:21 CET.

Attachments

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